



COLORADO RIVER INDIAN TRIBES

Human Resources

26600 MOHAVE RD.

PARKER, ARIZONA 85344

(928) 669-1320 • Fax (928) 669-5263

Elmer Diaz, Chairman

February 23, 2012

#11-12

VACANCY ANNOUNCEMENT

DEPARTMENT: EXECUTIVE OFFICE
POSITION: REVOLVING CREDIT OFFICER
SALARY: \$17.79 PER HOUR
CLOSING DATE: MARCH 23, 2012 AT 5:00 P.M.

INTRODUCTION:

The incumbent is responsible for proper administrative operation of the Credit and Financing Program and Tribal Revolving Credit Program.

- 1) Assists tribal members in preparing loan application package and securing financing through the following: Bureau of Indian Affairs Indian Financing Act of 1974, Tribes' Revolving Credit Program, Veterans Administration, Rural Housing Assistance, Housing and Urban Development, Federal Housing Administration, Small Business Administration, First Nations Development Institute, and private lenders.
- 2) Serves as a technical advisor to the Tribal Council, Revolving Credit Committee, individual tribal members, and other Indians within the exterior boundaries of the Colorado River Indian Reservation on economic development and housing issues. Provides technical assistance in the financial aspects of the development and successful operation of Tribal enterprises.
- 3) The incumbent develops and administers the Tribes' Revolving Credit Program in accordance with the Tribes' declaration of Policies and Plan of Operation. The incumbent achieves the Revolving Credit Committee's goals and objectives and manages the daily operations of the program.
- 4) Develops and pursues funding sources to enhance and expand the Credit program operations and services.
- 5) Evaluates complex medium and long-term loan guarantee applications and is responsible for appropriately structuring the transaction, analyzing the borrower's ability to service the debt based on its historical and projected financial condition, and in asset-based transactions evaluating the collateral.
- 6) Reviews and analyzes current loan documents for credit risk. Assesses the economic soundness and feasibility of plans of operations, insurance requirements, collateral pledged for security,

and enforcement of loan contract terms. Prepares required monthly, quarterly and annual credit reports.

- 7) Responsible for servicing and maintaining all loan case files in current status and administrative details necessary for proper operation of the Program are handled with the applicable provisions of all the loan agreements. Such as:
 - a) Protect the security interest of the United States and Tribal Government arising from the default and termination of any loan.
 - b) Monitors the internal accounting of all accounts and accuracy of the monthly financial statements.
 - c) Makes periodic onsite inspection of security for loans through the credit program.
 - d) Prepares a variety of correspondence, reports, and related data concerning the functions, objectives and operations of the Credit Program are accomplished.
 - e) Reviews delinquencies to ascertain cause of delinquencies, notifies borrowers, adheres to written collection policy, make appropriate recommendations for correction situation; collects delinquent payments; and provides assistance in refinancing when appropriate.
 - f) Assures the clerical work is performed, filing of loan documents in case files, daily posting conducted, reports are submitted and transmitted, and required forms are supplied.
- 8) Prepares annual budget with narrative justification, Pro Forma Income and cash flow statements and submits to the Revolving Credit Committee and Tribal Council for recommended approval, and forwarded to the Bureau of Indian Affairs for final approval.
- 9) Prepares monthly agenda for the Revolving Credit Committee reporting any problems and executes all action items that reflect proper written authorizations.

COMPLEXITY:

The position develops and administers the Credit Program, by developing long and short-range plans to implement the objectives and requirements. Provides technical advice and assistance to Tribal Council members, Revolving Credit Committee members, individual tribal members and other Indians. The work includes varied duties requiring financial techniques to analyze the credit worthiness of various types of operating businesses. This requires the incumbent to be versatile and innovative in utilizing, modifying and adapting general policies, plans, standards, rules, regulations and procedures of the guidelines that affect this program.

SUPERVISION RECEIVED:

The Credit Officer works independently and receives direct supervision from the Tribal Chairman and Council on daily issues and is answerable to the Revolving Credit Committee and Tribal Council.

SUPERVISORY CONTROLS:

The Credit Officer is responsible for selecting, directing and discharging of credit program staff through supervision and guidance. Assigns work among staff in an equitable manner to achieve efficient operation. Determines training needs, evaluates performance and recommends promotions, awards, recognition and disciplinary actions of staff.

PERSONAL CONTACTS:

The incumbent's contacts are with the Tribal Council members, Revolving Credit Committee members, various tribal committee members, various Tribal Department staff, individual Tribal

members, Bureau of Indian Affairs' staff, representatives of other Federal agencies, private lenders, insurance agents and the general public.

PHYSICAL EFFORT AND ENVIRONMENTAL FACTORS:

The work is sedentary with no special physical demands required. Requires business travel on and off the reservation.

MINIMUM QUALIFICATIONS:

- 1) Must have a degree from an accredited university or college in one of the following: Business Administration, Finance, or Public Administration, that includes successfully completing 24 credit hours of accounting classes of which 6 credit hours are in business law. (The term accounting shall include auditing qualifications.)
- 2) Combination of college-level education, which includes successfully completing 24 credit hours of accounting classes of which 6 credit hours are in business law, or training that provided professional accounting knowledge with four years of work experience in accounting.
- 3) Incumbent must have five (5) years specialized experience directly related to the position that has equipped the incumbent with the particular knowledge, skills and abilities to successfully perform the duties of the position.

SPECIAL REQUIREMENTS:

- 1) Must provide official transcript, training certificates, and three letters of business character preference.
- 2) Must maintain confidential and sensitive information.
- 3) Must be bondable.
- 4) Must have a valid Arizona Driver's license.

KNOWLEDGE, SKILLS AND ABILITIES:

- 1) Knowledge of Title 25 Code of Federal Regulations, Parts 101, 103 and 286, and Parts 47 and 80 and Bureau of Indian Affairs Manual.
- 2) Knowledge of requirements for compliance with Flood Disaster Protection Act of 1973, National Environmental Policy Act, Historical and Archaeological Data Preservation Act, National Historical Preservation Act, Preservation of American Antiquities and related Executive Orders.
- 3) Knowledge of Regulation Z of the Federal Reserve Board and Fair Credit Reporting Act.
- 4) Knowledge of Title 25 Code of the Federal Regulations, Part 152.34 and 25 United States Code, Part 483a, as it regards to mortgages and deeds of trust by individual landowners.
- 5) Knowledge of the Indian Self-Determination and Education Assistance Act, Public Law 93-638, as amended.
- 6) Knowledge of the Privacy Act of 1974, as amended; Title 5 United States Code Part 552; Title 43 Code of Federal Regulation part 2 subpart D; and Part 383 of the Departmental Manual Chapters 1-12.

- 7) Knowledge of the Freedom Information Act, as amended, Title 5 United States Code Part 552; Title 43 Code of Federal Regulation Part 2 subparts A and B; and Part 383 of the Departmental Manual Chapter 15.
- 8) Knowledge of accounting theories, principles, practices and techniques as they relate to governmental accounting and financial management of program accounts.
- 9) Knowledge and experience with the application of the concepts, principles, processes, controls and regulations inherent in utilizing automated data processing systems and technologies in financial management activities of a credit program.
- 10) Ability to weigh a variety of information and exercise good judgment in arriving at independent decisions.
- 11) Ability to communicate technical information to non-technical personnel and clients.
- 12) Ability to apply analytical methods and techniques.
- 13) Ability to communicate effectively in writing and orally.
- 14) Ability to analyze and prepare financial statements, cash flow projections, develops alternatives and makes recommendations.
- 15) Skill in policy formation and development of financial management procedures and practices.
- 16) Skill in application of Tribal regulatory requirements regarding leasing, such as qualifications, utilization of forms and preparation requirements and services available.
- 17) Skill in using legal instruments for liquidating collateral to obtain maximum benefit for the lender and borrower.
- 18) Skill in analyzing construction costs and value of real property for housing and business contracts for new construction estimates, plans and specifications and inspecting and appraising real estate.

APPLY:

**C.R.I.T. HUMAN RESOURCES DEPARTMENT
26600 MOHAVE ROAD
PARKER, ARIZONA 85344**

FOR EMPLOYMENT APPLICATION VISIT: <http://crit-nsn.gov>

INDIAN PREFERENCE: Under the Title VII of the Civil Rights Act Sections 701(b) and 703(i) explicitly exempts from coverage the preferential employment of Indian-by-Indian Tribes. Therefore, C.R.I.T. acknowledges and extends preferential treatment to enrolled C.R.I.T. members who qualify toward all employment opportunities otherwise; C.R.I.T. does not discriminate against employees or applicants based on race, color, sex, religion or national origin.

CRIT OFFERS: Health and Life Insurance, Pension Plan, Paid Holidays, Sick and Annual Leave. Pre-Employment Drug Screening is required.